

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Kevin Michael Stocker
Kathleen Lynne Stocker
Debtor(s)

Case No. 07-63986-PJS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/27/2007.
- 2) The plan was confirmed on 02/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/24/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/22/2013.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$95,341.92.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$41,313.57
Less amount refunded to debtor	\$153.30

NET RECEIPTS:**\$41,160.27****Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,855.27
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,355.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:**\$8,211.05**

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	7,341.80	7,249.72	7,249.72	993.21	0.00
AMERICAN EXPRESS	Unsecured	4,490.71	4,643.72	4,643.72	636.19	0.00
AMERICAN EXPRESS	Unsecured	33,348.99	33,999.95	33,999.95	4,657.99	0.00
AMERICAN PROFIT RECOVERY	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BK	Unsecured	6,813.89	6,898.81	6,898.81	945.14	0.00
CHIEF PONTIAC FEDERAL CU	Unsecured	NA	961.11	961.11	131.67	0.00
CHIEF PONTIAC FEDERAL CU	Unsecured	NA	0.00	0.00	0.00	0.00
CHRYSLER FINANCIAL	Secured	0.00	6,477.03	6,477.03	0.00	0.00
CITY OF ROCHESTER	Unsecured	NA	NA	NA	0.00	0.00
CITY OF ROCHESTER	Unsecured	70.01	NA	NA	0.00	0.00
CLIENT FINANCIAL SERVICES	Unsecured	NA	NA	NA	0.00	0.00
COMCAST CABLE	Unsecured	117.01	NA	NA	0.00	0.00
CONSUMERS ENERGY CO	Unsecured	20.55	151.02	151.02	20.69	0.00
CRITTENTON HOSPITAL	Unsecured	20.68	NA	NA	0.00	0.00
CRITTENTON HOSPITAL	Unsecured	864.50	NA	NA	0.00	0.00
DAIMLER-CHRYSLER SERV NO AME	Secured	NA	3,565.87	3,565.87	0.00	0.00
DAIMLER-CHRYSLER SERV NO AME	Secured	NA	3,242.72	3,242.72	0.00	0.00
DCFS TRUST	Unsecured	NA	0.00	0.00	0.00	0.00
DISCOVER BANK	Unsecured	5,647.50	5,802.72	5,802.72	794.97	0.00
DTE ENERGY	Unsecured	19.71	NA	NA	0.00	0.00
EAST BAY FUNDING LLC	Unsecured	23,490.86	24,368.99	24,368.99	3,338.55	0.00
ECAST SETTLEMENT CORP	Unsecured	363.72	366.91	366.91	50.27	0.00
ECAST SETTLEMENT CORP	Unsecured	2,110.39	2,166.53	2,166.53	296.81	0.00
ECAST SETTLEMENT CORP	Unsecured	691.85	737.15	737.15	100.99	0.00
FIRST NATIONAL CREDIT CARD CE	Unsecured	6,989.44	7,255.57	7,255.57	994.01	0.00
GE MONEY BANK	Unsecured	NA	0.00	0.00	0.00	0.00
HOUSEHOLD BANK	Unsecured	NA	0.00	0.00	0.00	0.00
JOEL L YOUNG	Unsecured	389.84	NA	NA	0.00	0.00
KENT KUBASTA	Secured	NA	NA	NA	0.00	0.00
MARION L WAZNEY DDS	Unsecured	13.14	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDWESTERN AUDIT SERVICE INC	Unsecured	NA	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	NA	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	NA	NA	NA	0.00	0.00
OAKLAND ORTHOPEDIC SURGEON	Unsecured	94.12	NA	NA	0.00	0.00
ORCHARD BANK	Unsecured	90.00	NA	NA	0.00	0.00
PRA III LLC	Unsecured	10,569.58	10,603.69	10,603.69	1,452.71	0.00
PULMONARY & CRITICAL CARE	Unsecured	17.23	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	8.85	NA	NA	0.00	0.00
REVENUE PRODUCTION MANAGEM	Unsecured	NA	NA	NA	0.00	0.00
RICHTERS BEAUTIFICATION	Unsecured	92.00	NA	NA	0.00	0.00
ROCHESTER ANESTHESIA	Unsecured	17.82	NA	NA	0.00	0.00
ROCHESTER ANESTHESIA	Unsecured	21.50	NA	NA	0.00	0.00
ROCHESTER EMERGENCY GROUP	Unsecured	21.56	NA	NA	0.00	0.00
ROCHESTER PATHOLOGY	Unsecured	5.86	NA	NA	0.00	0.00
ROCHESTER RADIOLOGY	Unsecured	21.00	NA	NA	0.00	0.00
SCOTTS LAWN	Unsecured	142.50	NA	NA	0.00	0.00
SOUTH OAKLAND ANES ASSOCIAT	Unsecured	39.20	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	NA	0.00	0.00	0.00	0.00
WELLS FARGO BANK	Unsecured	NA	0.00	0.00	0.00	0.00
WELLS FARGO BANK	Unsecured	NA	135,299.44	135,299.44	18,536.02	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,808.59	\$0.00	\$0.00
TOTAL SECURED:	\$6,808.59	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$246,982.36	\$32,949.22	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,211.05</u>
Disbursements to Creditors	<u>\$32,949.22</u>

TOTAL DISBURSEMENTS :	<u>\$41,160.27</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/27/2013

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.